



**UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY**

Caption in Compliance with D.N.J. LBR 9004-2(c)

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Attorneys for Secured Creditor BSI Financial Services
as Servicer for US Bank Trust N.A., as Trustee of the
Bungalow Series F Trust

In Re:

Robert T. Toepfner

dba D Factor Group LLC

Debtor(s)

Case No.: 16-27514

Order Filed on January 23, 2020

by Clerk

Chapter: 13

U.S. Bankruptcy Court
District of New Jersey

Hearing Date:

January 7, 2020 at 10:00 AM


Hon. Judge:

Andrew B. Altenburg Jr.

ORDER RESOLVING MOTION TO VACATE STAY

The consent order set forth on the following pages, numbered two (2) through three (3), is hereby
ORDERED.

DATED: January 23, 2020



Honorable Andrew B. Altenburg, Jr.
United States Bankruptcy Court

Applicant: BSI Financial Services
Applicant's Counsel: Friedman Vartolo LLP
Debtor's Counsel: Steven N. Taieb
Property (Collateral): 3134 Harbour Drive, Palmyra, NJ 08065

Relief Sought:

- Relief from Automatic Stay

For good cause shown, it is **ORDERED** that Applicant's Motion(s) is (are) resolved, subject to the following conditions:

1. Status of Post-Petition Arrearages:

- The Debtor is overdue for 2 months, from December 1, 2019 to January 1, 2020.
- The Debtor is overdue for 2 payments at \$943.65 per month.
- Less fund held in debtor(s) suspense at \$689.42.

Total Arrearages Due: \$1,197.88

2. Cure for Post-Petition Arrearages:

- Immediate payment shall be made in the amount of \$943.65. Payment shall be made no later than January 1, 2020.
- The remaining \$254.23 in arrears shall be capitalized into the Debtor's Chapter 13 Plan. Debtor shall file a modified plan reflecting this new amount within 14 days of the entry of this order.
- Beginning on February 1, 2020, regular monthly payments shall resume in the amount of \$943.65, or as further defined by the terms of the Note, Mortgage, or any payment change notices.

3. Payments to the Secured Creditor shall be made to the following address:

- Payments: BSI Financial Services
314 S. Franklin Street
P.O. Box 517
Titusville, PA 16354

In the event of default:

If the Debtor(s) fails to make the immediate payment specified above, or fails to make the regular monthly payments within thirty (30) days of the date the payments are due, then the

Secured Creditor may obtain an Order Vacating the Automatic Stay as to the Collateral by filing, with the Bankruptcy Court, Certification specifying the Debtor(s)'s failure to comply with this Order. At the time the Certification is filed with the Court, a copy of the Certification shall be sent to the Chapter 13 Trustee, the Debtor(s), and the Debtor(s)'s Attorney.

4. Award of Attorney's Fees:

- The Applicant is awarded Attorney's Fees in the amount of **\$350.00** and Attorney's Costs in the amount of **\$181.00**. The fees and costs are payable through the Chapter 13 Plan.